

MULTI-LEVEL SALES AND MARKETING METHODOLOGY FOR THE INTERNET

## ABSTRACT OF THE INVENTION

A unified, flexible, extensible, distributed multi-level purchasing, sales and marketing methodology for companies conducting business on the Internet. A Participant in the present invention registers with a Host/Hub and an account is established for the Participant. As Participants perform certain activities such as purchases, surfing or viewing ads with respect to the Host/Hubs and its commercial Partners, the Participants are awarded "credits" that are credited to the Participant's bank accounts. The "credits" in a Participant's account can be used for a variety of purposes such as credits for new purchases, bill payment, micro-payments and cash redemption. Participants are additionally rewarded credits on the basis of the point generating activities performed by each new Participant signed up by the original Participant, and each subsequent Participant signed up by the new participant. This multi-level marketing approach to Internet commerce is accomplished by linking the accounts of the related Participants. As lower level Participants receive credits, a portion of the those credits are credited to the account of the higher level Participants.